

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 20-21676-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael D. Adams  
167 N. Prospect Avenue  
Bergenfield, NJ 07621

Social Security No.:  
xxx-xx-8068

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 6/26/23.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: June 26, 2023  
JAN: ntp

Jeanne Naughton  
Clerk

In re:  
Michael D. Adams  
Debtor

Case No. 20-21676-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 26, 2023

User: admin  
Form ID: 148

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2023:

Recip ID	Recipient Name and Address
db	+ Michael D. Adams, 167 N. Prospect Avenue, Bergenfield, NJ 07621-1219
cr	+ Santander Consumer USA Inc., Attn: Stewart Zlimen & Jungers LTD, 2277 Highway 36 West, Suite 100, Roseville, MN 55113-3896
518989615	+ Ally Capital Corp., 500 Woodward Ave., Detroit, MI 48226-3416
518989617	+ Apothaker Scian, PC, 520 Fellowship Rd Ste C306 PO Box 5496, Mount Laurel, NJ 08054-5496
518989636	+ Investors Dawson Beach, 13872 Dawson Beach Road, Woodbridge, VA 22191-1442
518989614	+ Keva L. Adams, 167 N. Prospect Ave., Bergenfield, NJ 07621-1219
518989638	+ LOANME, INC., ATTN: BANKRUPTCY, 1900 S STATE COLLEGE BLVD, ANAHEIM, CA 92806-6152
518989637	+ Leopold & Assoc., 80 Business Park Dr. Ste 110, Armonk, NY 10504-1704
518989645	+ Unifund CCR Assignee of Capital One, ATTN: Mullooly Jeffrey Rooney & Flynn LL, PO box 9036, Syosset, NY 11791-9036

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 26 2023 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 26 2023 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518989616	+ EDI: BMW.COM	Jun 27 2023 00:52:00	ALPHERA FINANCIAL SERV, ATTN: BANKRUPTCY, PO BOX 3608, DUBLIN, OH 43016-0306
518989619	+ EDI: BANKAMER.COM	Jun 27 2023 00:46:00	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
518989618	+ EDI: BANKAMER.COM	Jun 27 2023 00:46:00	BANK OF AMERICA, 4909 SAVARESE CIRCLE, FL1-908-01-50, TAMPA, FL 33634-2413
518999159	+ EDI: BANKAMER2.COM	Jun 27 2023 00:46:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518989620	+ Email/Text: caineweiner@ebn.phinsolutions.com	Jun 26 2023 20:52:00	CAINE & WEINER, ATTN: BANKRUPTCY, 5805 SEPULVEDA BLVD, SHERMAN OAKS, CA 91411-2546
518989621	+ EDI: CAPITALONE.COM	Jun 27 2023 00:46:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518989627	+ EDI: CITICORP.COM	Jun 27 2023 00:46:00	CITI/SEARS, CITIBANK/CENTRALIZED BANKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034
518989628	+ EDI: CITICORP.COM	Jun 27 2023 00:46:00	CITIBANK, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX

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			790034, ST LOUIS, MO 63179-0034
518989629	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 26 2023 20:52:00	CITIZENS BANK, ATTENTION: ROP-15B, 1 CITIZENS DRIVE, RIVERSIDE, RI 02940
518993363	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 26 2023 20:52:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
519002238	+ EDI: AIS.COM	Jun 27 2023 00:52:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518989630	+ EDI: CITICORP.COM	Jun 27 2023 00:46:00	DEPARTMENT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040
518989631	+ EDI: CITICORP.COM	Jun 27 2023 00:46:00	DSNB BLOOMINGDALES, ATTN: RECOVERY 'BK', PO BOX 9111, MASON, OH 45040
518989634	Email/Text: collecadminbankruptcy@fnni.com	Jun 26 2023 20:52:00	FIRST NATIONAL BANK OF OMAHA, ATTN: BANKRUPTCY, PO BOX 3128, OMAHA, NE 68103
518989635	Email/Text: EBNBKNOT@ford.com	Jun 26 2023 20:53:00	FORD MOTOR CREDIT, NATIONAL BANKRUPTCY SERVICE CENTER, PO BOX 62180, COLORADO SPRINGS, CO 80962
518994840	Email/Text: EBNBKNOT@ford.com	Jun 26 2023 20:53:00	Ford Motor Credit Company, LLC, Dept 55953, P.O. Box 55000, Detroit MI, 48255-0953
519037606	^ MEBN	Jun 26 2023 20:50:56	First National Bank of Omaha, c/o BQ & Associates, PC, LLO, 14211 Arbor Street, Suite 100, Omaha, NE 68144-2312
519137385	+ Email/Text: kmorgan@morganlaw.com	Jun 26 2023 20:53:00	Investors Dawson Beach, LLC, c/o Morgan, Bornstein and Morgan, 1236 Brace Rd., Ste. K, Cherry Hill, NJ 08034-3229
518989624	EDI: JPMORGANCHASE	Jun 27 2023 00:46:00	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
518989639	+ Email/Text: BKNotice@ldvlaw.com	Jun 26 2023 20:52:00	Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269
518989641	+ EDI: AISMIDFIRST	Jun 27 2023 00:46:00	MIDLAND MORTGAGE CO, ATTN: CUSTOMER SERVICE/BANKRUPTCY, PO BOX 26648, OKLAHOMA CITY, OK 73126-0648
519037766	+ EDI: AISMIDFIRST	Jun 27 2023 00:46:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518989642	+ Email/Text: kmorgan@morganlaw.com	Jun 26 2023 20:53:00	Morgan Bornstein & Morgan, 1236 Brace Rd, Suite K, Cherry Hill, NJ 08034-3229
518989643	^ MEBN	Jun 26 2023 20:50:54	RAYMOUR & FLANIGAN, ATTN: BANKRUPTCY, PO BOX 130, LIVERPOOL, NY 13088-0130
518989644	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 26 2023 20:53:00	SANTANDER CONSUMER USA, ATTN: BANKRUPTCY, 10-64-38-FD7 601 PENN ST, READING, PA 19601-3544
518994453	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 26 2023 20:53:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
518989646	+ EDI: WFFC2	Jun 27 2023 00:46:00	WELLS FARGO BANK NA, ATTN: BANKRUPTCY, 1 HOME CAMPUS MAC X2303-01A, DES MOINES, IA 50328-0001

TOTAL: 29

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518989622	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518989623	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518989632	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, DSNB BLOOMINGDALES, ATTN: RECOVERY 'BK', PO BOX 9111, MASON, OH 45040
518989633	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, DSNB BLOOMINGDALES, ATTN: RECOVERY 'BK', PO BOX 9111, MASON, OH 45040
518989625	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
518989626	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
518989640	*+	Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Keith B. Morgan	on behalf of Creditor INVESTORS DAWSON BEACH LLC kmorgan@morganlaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Michael D. Adams ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6